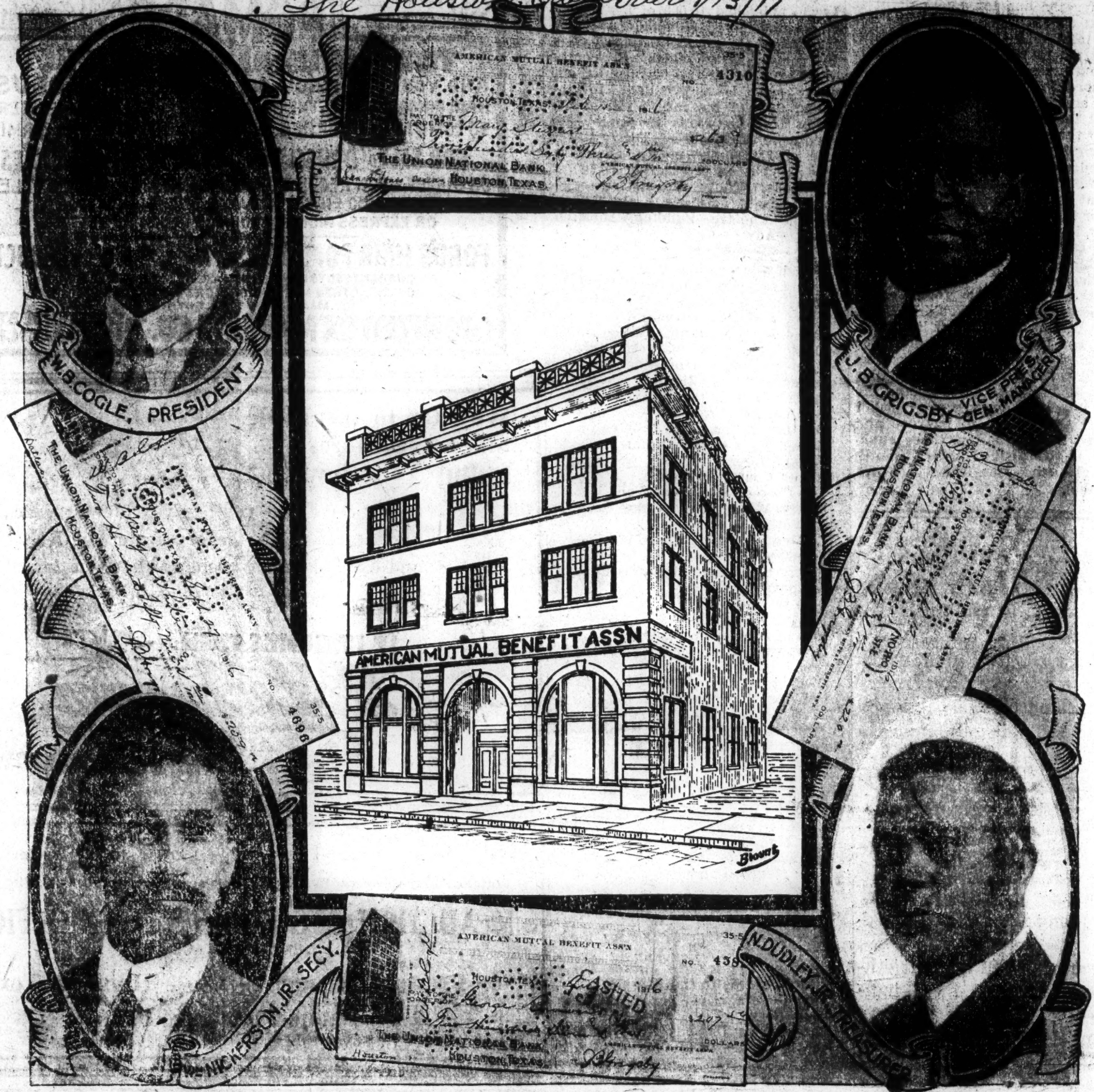


# OFFICIAL FAMILY AMERICAN M. B. A.

*The Houston Observer 4/13/17*



The above cut shows the official family of the American Mutual Benefit Association, which maintains its home office in this city, but which does a business throughout the Lone Star State, with local offices in all the principal cities and towns. The building in the center of the cut is the proposed home of the Association on San Felipe Street, where a site was purchased during the spring.

This Association, which saw the light of day in 1908, has paid out during its existence for doctors' bills, sick, accident and death claims over \$200,000.00, and is the foremost concern of its kind among Negroes in the Southwest, and employs scores of members of the race. It should receive the hearty support and patronage of our people in toto, and thus a laudable and worthy institution will be helped to do a greater work among its people.

Insurance 1917



# SEMI-ANNUAL STATEMENT

*The Southern Standard*

For the six months ending December 31st, 1916.

the condition of the PEOPLE'S HEALTH AND LIFE INSURANCE COMPANY, of Macon, organized under the laws of the State of Georgia, made to the Governor of the State of Georgia, in pursuance of the laws of said State.

Principal Office, 455 Cotton Avenue.

## Assets

Stocks and Bonds owned absolutely by the Co. \$5,000.00  
Market value 4,750.00

Cash in the Company's principal office \$285.53  
Cash belonging to the Co. deposited in Bank 28.09  
Total Cash Items (carried out) \$313.62  
Agents' Balances 500.36  
Unpaid Premiums 1,167.19  
Accrued interest on Bonds 87.50

Total Assets of the Company, actual cash market value \$6,818.67

## Liabilities

Losses due and unpaid, 3 \$120.00  
Gross Losses in process of adjustment or in suspense, including all reported & supposed losses 85.00  
Net amount of Unpaid Losses (carried out) \$205.00  
Amount of borrowed money 675.00  
All other claims against the Company 203.62  
Surplus beyond all Liabilities 5,735.05

## Income During the Last Six Months of the Year 1916.

Amount of Cash Premiums received \$8,189.50  
Received for Interest 87.50  
Income received from all other sources 187.64

Total Income actually received during last six months in cash \$8,464.64

## Expenditures During the Last Six Months of the Year 1916

Amount of Losses Paid \$2,547.64  
Amount of Expenses paid, including fees, salaries and commissions to agents and officers of the Co. 5,379.32  
Paid for State, National and Local Taxes in this and other States 217.72

Total Expenditures during last 6 months in cash \$8,144.68  
STATE OF GEORGIA, COUNTY OF BIBB

Personally appeared before the undersigned, O. M. HALL, of Macon, Ga., who, being duly sworn, deposes and says that he is the General Manager of People's Health and Life Insurance Co.; and that the foregoing statement is correct and true.

O. M. HALL

Sworn to and subscribed before me, this 15th day of Feb. 1917.

A. T. WALDEN,

Notary Public, Bibb Co., Ga.  
PROVIDENT ASSOCIATION IN WASHINGTON, D. C.

Washington, D. C., Sept. 25.—

C. C. Spaulding, the energetic vice-president and general manager of the North Carolina Mutual and Provident Association, of Durham, N. C., said to be the largest Negro insurance company in the world, spent a few days in the

city recently, mingling business with pleasure. Mr. Spaulding is one of those hustling, geniuses who see business in everything and who are never so miserable as when they are idle. His rest is change of scene and environment—and then to meet business men and talk over the progress of the race, of the nation and of civilization in general.

While here he conferred at length with the local director of the affairs of the North Carolina Mutual and Provident Association, Attorney Zeph. P. Moore, and expressed himself as well pleased with the rapid hold the association has secured in the District of Columbia in the year or so it has been in operation here. Mr. Moore is a skilled executive and enjoys the fullest confidence of the people of Washington.

Mr. Spaulding is modest to a fault. He will not talk about himself, but is always willing to talk about the wonderful cooperation he and his associates have built up through unceasing energy and much sacrifice.

"The North Carolina Mutual and Provident Association is eighteen years old, having been incorporated in 1899. Its career of unbroken progress is spelled with facts. Its first year's business amounted to \$840.00. The business done in the year 1916 totaled \$416,641.00. We make the claim advisedly that the North Carolina Mutual and Provident Association is the largest and strongest old-line, legal reserve, Negro life insurance company in the world.

"We are operating on the legal reserve basis," said Mr. Spaulding, the "Old North State" a few years ago and which rendered yeoman table of mortality and three and one-half per cent. interest. Hence of good will between the races and it can be seen that the proper cooperation of all Americans in amount of every premium collected is being reserved to protect and

mature each policy issued. It pays the policy holder to know that he is fully protected. No one takes chances in carrying a policy with this company. A certificate signed by James R. Young, insurance commissioner of the State of North Carolina, shows that this company has on deposit in approved securities the sum of \$100,000 in trust for the benefit of all of its policy holders, which makes it an air-tight concern. It issues whole-life, twenty-payment life and twenty-year endowment, and also all forms of industrial insurance.

"To indicate the substantial character of the North Carolina Mutual and Provident Association," continued Mr. Spaulding, pulling out a note-book, "let me quote you the following figures showing our net ledger assets on September 22, 1917: Real estate, \$59,731.50; Mortgage Loans, \$32,191.63; Policy loans, \$8,315.69; stock and bonds, \$143,927.28; bills receivable, \$1,793.62; cash, \$14,392.30; total, \$260,352.02. Insurance in force, over \$10,000,000."

The race has reason to congratulate itself upon having in its ranks such capable financiers as Mr. Spaulding and the other officers of a company that in less than eighteen years can make such a marvelous showing as this—and it is still growing in territory and influence. Mr. Spaulding is an active member of the National Negro Business League and was greatly admired by the late Dr. Booker T. Washington. He was one of the leaders of the Booker T. Washington party which toured

## MAMMOTH LIFE AND ACCIDENT INSURANCE CO. PRAISED

Mr. H. E. Hall, president of the Mammoth Life and Accident Insurance Company, is highly gratified over the following letters, especially as they were unsolicited:

What one of the substantial citizens of Louisville has to say about the Mammoth:

Without solicitation, I wish to announce publicly the fair treatment I received from the Mammoth Life and Accident Insurance Company.

I wish to inform the public that during my six weeks' illness the Mammoth Life and Accident Insurance Company visited my residence promptly each week with my dues. Although I belong to other industrial insurance companies, my attention was particularly attracted by the fact that the Mammoth was the first to reach my door each week. Their agents were polite and courteous and impressed me with their business-like and intelligent bearing.

This company is demonstrating that the Negro is capable of conducting a gigantic business on a high plane. I highly recommend the careful inspection of the sick claims by the medical directory which protects the policy-holders. The Negro has a great deal to be proud of in owning and operating the Mammoth which is giving employment to many of our boys and girls throughout the State. I cheerfully recommend the Mammoth Life and Accident Insurance Company to all.

Very truly,

(Signed) D. L. KNIGHT,  
642 S. 18th St., Louisville, Ky.

## Commendations for the Mammoth Life and Accident Insurance Company.

The Mammoth Life and Accident Insurance Company of Kentucky has proved beyond a doubt that the Negroes of the State of Kentucky can operate an insurance company in a satisfactory and business-like manner. I have been insured in other companies, none of which was so prompt in its payments or treated me fairer during my illness. I wish to give the Mammoth credit for prompt, courteous and satisfactory treatment and ask my friends to take my word for it that the Mammoth will treat you right.

This company belongs to the Negroes of Kentucky. Why not make it the biggest in the State? We can do it. Can't you see if this is done, that we will give employment to many of our boys and girls? Ponder over this and see if your conscience does not tell you to join the Mammoth Life and Accident Insurance Company.

(Signed) JOHN DAVIS,  
2124 Floyd street.

## A GREAT NEGRO ENTERPRISE

### PRIZE

*Raleigh Independent*  
NORTH CAROLINA PROUD OF HER

### ACHIEVEMENT

1913-17  
GENERAL MANAGER SPAULDING TELLS OF THE GROWTH OF THE NORTH CAROLINA MUTUAL &



Insurance - 1917

# STOCKHOLDERS HOLD ANNUAL MEETING

*Nashville Globe 1-26-17*

## LARGEST BUSINESS YEAR REPORTED

### "TEN MILLION PAID FOR" SLOGAN--BRIGHT OUTLOOK FOR 1917--OFFICERS ELECTED--COMPARATIVE STATEMENT GIVEN

Atlanta, Ga. Jan. 18:

The annual meeting of the stockholders of Standard Life Insurance Company, which was held at the Home Office of the Company today and was pronounced one of the most interesting and inspiring meetings of the kind ever held in Atlanta. Stockholders were present from several states, representing 740 shares of the company's stock and with a large representation by proxy.

Reports of officers showed the largest year's business in the history of the company. The company operates in nine states, has an agency force of 171 high-class men and wrote more than Two Million Dollars worth of business during the year. The total income received was \$152,305.66. After paying all claims, taxes and operating expenses of all sorts the company showed the handsome saving of \$67,400.50 over and above all disbursements, the total disbursements being \$84,905.07. The substantial growth is evidenced by the fact that the total net assets increased from \$159,158.61 in 1916, to \$247,410.34 at the end of 1916.

Two very remarkable facts brought out in the reports were the low death rate and the low rate of lapse. Contrary to the general opinion, it appears that from the mortality experience of this company, colored folks do not die any faster than other folks. The death rate was only 72.73 per cent of the expected and the lapses were only 33 per cent of the new business written. The average lapse for most companies is 50 per cent and the opinion prevails that all colored business lapses faster.

The directors of the company authorized a loan of \$60,000 on the colored Masonic Temple at Jacksonville, Florida, which is a building similar to the Odd Fellows building of this city, in order to save the property from foreclosure proceedings which would result in its being lost to the race. The company expects that a large business will come from the state on account of the gratitude of the people for the saving of this building.

The following financial statement of Income and Disbursements and Assets and Liabilities was made by the Secretary-Treasurer:

#### INCOME.

First ear premiums .....	\$59,083.71
Renewal premiums .....	55,408.9
Interest on bonds .....	4,772.63
Interest on premium notes and Policy Loans .....	314.65
Interest on Mortgages .....	591.50
Interest on Deposits .....	491.84
Interest on Bill's Receivable .....	79.7
Discount on Bills Paid in Advance .....	22.86
Stock Notes .....	16,734.97
Surplus on Sale of Stock .....	14,503.40
	\$152,004.27

#### DISBURSEMENTS.

Death Claims .....	\$19,012.91
Commissions .....	20,565.81
Other Agency Expense .....	7,604.0
Medical Examiners' Fee and Inspections .....	10,347.60
Salaries of Officers and Employees .....	13,413.10
Taxes and Ins. Departmental Fees Etc. ....	2,540.29
Other Disbursements .....	11,119.9
	\$84,603.68

#### ASSETS.

Mortgage Loans .....	\$57,040.0
Bonds .....	110,467.35
Policy Loans .....	3,965.25
Premium Notes .....	1,428.2
Cash .....	34,477.41
Interest Accrued .....	5,170.80
Stock Notes .....	16,734.97
Other Assets .....	7,520.0
Gross Assets .....	269,827.86
Deduct Assets not admitted, \$3,259.	
Stock Notes, \$16,734, and Furniture and Fixtures and etc. ....	22,416.5
Admitted Assets .....	\$247,411.31

#### LIABILITIES.

Reserve .....	\$119,353.67
Death Claims reported, no proof received .....	500.00
Bills, Medical Fees and Taxes .....	1,306.95
Premiums Paid in Advance .....	126.45
Capital .....	\$116,632.50
Unassigned Funds .....	9,491.74
Surplus as to Policyholders .....	\$126,124.24
Total .....	\$247,411.31

#### Officers.

HEMAN E. PERRY, President.  
A. L. LEWIS, Florida--Vice President.  
THOS. H. HAYES, Tennessee--Vice President.  
R. L. ISAACS, Texas--Vice President.  
EMMETT J. SCOTT, Alabama--

Vice President.

HARRY H. PACE, Secretary-Treasurer.  
H. C. DUGAS, Assistant Secretary.  
J. A. ROBINSON, Auditor.  
C. C. CATER, JR., M. D. Medical Director.  
WM. H. KING, Director of Agencies.  
WM. DRISKELL, Superintendent of Agents.  
GEORGE DYRE ELDRIDGE, Boston, Mass.--Consulting Actuary.  
ANDLER, THOMSON & HIRSCH, Counsel.

#### Directors.

Henry A. Boyd, Nashville, Tenn. Assistant Secretary National Baptist Publishing Board.  
Walter S. Buchanan, Normal, Ala. President A. & M. College.  
B. J. Davis, Atlanta, Ga. Editor Atlanta Independent.  
Wm. Driskell, Atlanta, Ga. Superintendent of Agents.  
H. C. Dugas, Augusta, Ga. Cashier Penny Saving Bank.  
H. C. Dugas, Augusta, Ga. Undertaker.  
L. J. Garth, Decatur, Ala. Coal and Wood Merchant.  
A. D. Hamilton, Atlanta, Ga. Contractor and Builder.  
Thos. H. Hayes, Memphis, Tenn. Undertaker; Vice President Solvent Savings Bank.  
J. W. Huguley, Americus, Ga. Physician and Surgeon.  
R. L. Isaacs, Prairie View, Texas. Treasurer A. and M. College.  
Sol C. Johnson, Savannah, Ga. Editor Savannah Tribune.  
A. L. Lewis, Jacksonville, Fla. Secretary Afro-American Industrial Insurance Co.  
Toombs McClendon, Washington, Ga. Merchant and Planter.  
Harry H. Pace, Atlanta, Ga. Secretary and Treasurer.  
Heman E. Perry, Atlanta, Ga. President.  
J. O. Ross, Atlanta, Ga., President Atlanta State Savings Bank.  
Emmett J. Scott, Tuskegee Institute.  
Walter S. Scott, Savannah, Ga. President Guaranty Mutual Life & Health Insurance Co.  
N. B. Young, Tallahassee, Fla. President A. and M. College.

President Perry read the following report:

Atlanta, Ga., Jan. 18, 1917.--To the Directors, Stockholders and Policyholders of the Standard Life Insurance Company, Greetings: The year 1916 just ended has completed another link in the chain of strength and service that holds the Double Anchor of STANDARD LIFE INSURANCE COMPANY. It is with pleasure that we submit the facts from our annual statement which shows the present splendid condition of the Company and gives a brief record of its transactions for the year.

This statement and record show

be very gratifying to every Stockholder and every Policyholder and is worth your careful study. Aside from the bare facts revealed, it tells of the loyal devotion to the Company on the part of every one connected with it.

It is not out of place just here to refer to one thing in our prospectus of 1911, which stated that the Standard Life was designed to be "A National organization which shall be the standard among the leading companies." This was an expression of real confidence in the future development of the Company. The record of the fourth year is but a continuation of successes to that end. The five cardinal points in an insurance company's annual statement are: Income and Disbursements, Assets and Liabilities, and Insurance in Force. The excess of Income over Disbursements is the safety valve of an insurance company. Compare STANDARD LIFE in this respect with any other company, and you will find none with a margin of safety so great. The STANDARD LIFE'S excess of Income over Disbursements for 1916 is \$67,400.59 or 44.30 per cent.

The Death Claims paid show the low figure of only 72.73 per cent of the expected, which represents a considerable saving in Disbursements. It gives pleasure also to refer here to another statement made in the prospectus of the Company before organization: "We believe that the death rate among a large number of well-selected Negro lives will compare favorably with the average risks taken by other life insurance companies." It is interesting to compare the STANDARD LIFE death rate with that of other companies throughout the four years of our operation. As a large percentage of the claims paid represents accidental deaths and deaths from causes not possible to foretell, the care in the selection of our risks becomes apparent. Every one insured in STANDARD LIFE must be a good risk. The Medical Director at the Home Office passes carefully upon every application received, and in addition, a confidential inspection is had, every possible precaution being taken to eliminate other than first-class risks. Get a policy in STANDARD LIFE and you have a certificate of good physical and moral standing.

We are building one of the greatest agency organizations in the country. STANDARD LIFE agents are composed of men of high character, of whom we are justly proud, and in whom the insuring public may place confidence. One Hundred Thousand Dollars' worth of paid for business weekly is being placed on our books by this agency force in the nine states in which we are licensed. We are adding to the excellent agency organization weekly, and it is our intention to enter every state in which the colored population will warrant. The total paid for insurance in force is \$3,320.



000. STANDARD LIFE has more Ordinary insurance in force than any insurance company operated by colored people.

STANDARD LIFE premium rates have been carefully revised by our Consulting Actuary, and compare favorably with the net cost of other leading insurance companies.

## GREAT RECORD IN INSURANCE FIELD

*The Journal and Guide*  
NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION HAS MORE THAN EIGHT MILLION DOLLARS OF INSURANCE IN FORCE. 2-8-17

Durham, N. C.—For the benefit of the public, the North Carolina Mutual and Provident Association submits the following information taken from its annual report for 1916 to the Insurance Commissioner of the State of North Carolina:

Insurance in force.....\$8,259,664.00  
Gross collections for 1916 501,198.43  
Ledger assets 207,652.26  
Gross assets 243,411.75  
Total admitted assets (non-ledger assets deducted) 232,964.40  
Liabilities (including \$201,964.09 legal reserve American Ex. 3 1/2 %) 209,373.10  
Surplus 23,591.30

The year 1916 has been the most successful in the history of the Institution. The Company is successfully operating in North Carolina, South Carolina, Georgia and the District of Columbia. Application has been made to enter the State of Virginia during the present year.

### Will Enter Virginia.

The Company has recently purchased and will place on deposit with the State Treasurer of Virginia, \$10,000.00 in Virginia Bonds. \$100,000.00 in North Carolina and \$20,000.00 in South Carolina Bonds and other securities are now on deposit with the Insurance Commissioner of North Carolina and South Carolina respectively.

### Point of Distinction.

The North Carolina Mutual & Provident Association has the distinction of having more policies in force in North Carolina than any other company, regardless of race or color. It has 18 years' experience and is very prompt in the payment of all claims.

it excels all similar institutions in giving employment to men and women of the race.

It has no stock liabilities. The North Carolina Mutual and Provident Association is the largest and most substantial Negro insurance company in the world.

### LOCAL FORCE WINS BIG INSURANCE CONTEST

*The Savannah Tribune*  
Pilgrim Company Does Excellent Business During the Past Twelve Months

The local office of the Pilgrim Health and Life Insurance company carried off all the honors in the agents' contest which closed recently with a banquet at the local force's headquarters in the Williams building.

The contest was for two prizes offered by the company for the agents who collected the biggest per cent. of their debit and was engaged in by all of the agents of the company thruout the state. Both prizes were won by agents of the local force, first prize going to David Canty who collected 223 per cent. of his debit, and the second prize was awarded to Mrs L. W. Newton for collecting 276 per cent. of her debit in the junior department.

The event marking the awarding of the prizes was a most delightful one and was attended by the agents of the local force, several officers of the company and a few prominent business men.

The Pilgrim Insurance company is one of the oldest and biggest industrial companies in the state. It was organized in 1898 and maintains its headquarters in Augusta where it is about to complete a beautiful two-story brick building to house its large home force. The company gives employment to 700 person who are distributed throughout its eighty-three offices.

The local force of the company is next largest to that of the home town of the company. It employs twenty-three persons and is in charge of Supt. A. B. Singfield, who is also a director of the company. Assisting Mr. Singfield in directing the affairs is J. S. Perry, one of the best informed young insurance men of the state.

Those who were present at the banquet on the 20th of last month, beside the members of the local force, were the following officers of the company: S. W. Walker, Atlanta, manager of the North Georgia district; G. J. Winkfield, Augusta, paymaster; A. T. Wil-son, Augusta district manager, and the following local business men; L. E. Williams, G. H. Bowen, H. T. Singleton.

J. C. Lindsay and Dr. C. E. Brent. The collation was served by the female members of the local office.

Louisiana Insurance Men Meet. ALEXANDRIA, La.—The Southwestern district Agents' Efficiency Association, of the Unity Industrial and Life Insurance Co. met at Odd Fellows' hall January 21 and 22. Owing to the absence of both the president and vice-president, at 10 o'clock a. m., Houston Dutton, secretary, called the meeting to order. The Rev. J. W. Cooper invoked the divine blessing.

Agents present were Adam Carlson, assistant superintendent; Morris James, Houston Dutton, Terrance Williams, F. P. Jackson, Stanley Franklin, T. J. Harris, E. D. Bush, M. V. B. Coston, the Rev. J. W. Cooper, the Rev. J. H. Brooks, E. S. M. Coston, M. J. Burns, J. B. Charlton, Willie Bell, superintendent; A. E. Hosteen, J. L. P. Smith, A. J. Borel, district superintendent, and Dr. P. H. V. Dejoie. 3/2, 116.

Adam Carlson was elected as chairman; J. B. Charlton, assistant secretary. Subjects discussed were "How to Write New Business," "Selecting Good Risks," "The Adjustments of Claims," "Non Settlement of Frivolous Claims," "Politeness of Agents" and "Honesty and Morality of Agents." The meeting was held during two days.

A. J. Borel, district superintendent, delivered an address, which proved him to be an actuary of authority on insurance. W. M. Houston, undertaker of Alexandria, solicited aid to bury old citizens who died as paupers. The agent responded liberally.

Dr. P. H. V. Dejoie, president of the company, arrived in Alexandria at 4.30 o'clock Saturday. The president addressed the meeting on "The Origin and Progress of the Unity."

Statistics compiled by the insurance commissioners for the State of Louisiana show that during the year of 1915 the company issued 14,802 policies to new members; paid 9,122 sick and accident claims, amounting to \$28,441.20; paid 211 death claims, amounting to \$6,263.96; total, \$34,705.16 paid to members during the year 1915. Premium receipts for 1915 were \$77,503.95. The organization was incorporated April 11, 1907, under the Insurance Laws of the State of Louisiana. Five thousand dollars are deposited with the State to guarantee the policies.

A. J. Borel, district superintendent, then gave out the prizes to the agents who had made the largest increase of new business during the last six months of 1915. Those who won prizes were as follows: Abraham Newew, of Lake Charles, capital prize, \$25 gold watch; Houston Dutton, Patterson, \$10 in gold; Terrance Williams, Thibodaux, \$10 in gold; A. C. Washington, Lake Charles, \$10 in gold; Morris James, Jeanerette, \$10 in gold; T. J. Harris, Bunkie, \$10 in gold; St. Clair Jenkins, New Iberia, \$10 in gold, and Stanley Franklin, Plaquemine, \$10 in gold.

Next meeting in New Orleans, December, 1916.

A reception and smoker was given

in honor of the agents. Among the visitors who spoke at the reception were W. R. Wright, J. B. Lafargue, W. M. Houston, J. E. Hynes, V. J. Yoist, W. J. Dauphine, F. J. Spellman, P. H. V. Dejoie and W. M. Kelsor. Agents who responded to toasts were F. P. Jackson, Houston Dutton and the Rev. J. H. Brooks. Adam Carlson was toastmaster.

There met in the city of Dallas, last week, the Texas Negro Fraternal Congress. When it comes to business, thrift and energy, along fraternal lines, this was, we think, one of the most important gatherings that has met in Texas for some time. There were present the heads and executive officers of almost all the big secret societies and mutual benefit associations in the state. There were present also Mr. Stigumorse, the state actuary for the fraternal organizations, and Mr. Roberts, representing the Insurance and Banking Department of Texas. These gentlemen, together with such fraternal sages as Rodgers, Smith, Day, Bledsoe, Ryan, Gore, Willis, Riddle, Reid, Davis and many others, seem to recognize fully the importance of business which had called them together.

Of course there are many people who do not take to secret societies; but that's neither here nor there. These organizations are on the scene and at work doing insurance business for the common people, and it is well worth while that their representatives meet and exchange views growing out of their experience for the good of their constituents. The average Colored man can now get only the insurance which is offered by the secret societies, and the insurance department of these organizations should be conducted along sane and absolutely safe lines.

The laboring man who goes about his daily task, trying at the same time to provide some bit of insurance for his wife and children, has neither the time nor the ability to make safe that part of his earnings which he desires to be utilized in this way. It is but right and proper, then, that those whom we elect to look after this kind of business should avail themselves of every opportunity to make for better and safer protection for our dependents. This, the Fraternal Congress seeks to do.

This organization owes its existence to the fertile brain of that gallant leader and organizer, Hon. M. M. Rodgers. This is but one more step of the constructive work which he is doing for the race. He, because of the press of business, refused reelection to the presidency, which went unanimously to Prof. W. F. Bledsoe. The people will expect great

things in the future, as in the past, from those to whom they have entrusted these matters.

—Western Star.

Nov. 3.

### CONSPICUOUS PROGRESS

The Pilgrim Life and Health Insurance Company has epitomized its twenty years of successful co-operation and faithful stewardship to its promoters, and policy-holders by erecting the splendid Home Office building, recently dedicated at Augusta, Ga. It is a beautiful and well-appointed property and is significant of the possibilities of business co-operation among our people. It is an eloquent testimonial to the business acumen of the conceivers and organizers of the institution and of the faith of the rank and file of our people in race enterprises.

In a review of its history, it appeared the company had the usual humble beginning with many misgivings and abundant mistrust on the part of the public. But the narrative disclosed a splendid body of men at the concern's head, directing its policies and its destiny. These were men who had risen above the mean sphere of "rule or ruin" conduct and management. All along and even up to today, they seem to thoroughly understand and acknowledge their official relationships. It is failure along these lines which has caused so much failure in Negro business.

We are proud of Savannah's part in the building of this splendid monument to the credit of Negro business possibility. We are proud of the splendid men who have caused Savannah to be so generously recognized as being a worthy and important part of this great insurance company. This community is honored and advanced by the citizenship of A. B. Singfield.

We believe in the unfolding and limitless possibilities of the race along business lines for the great future of untried and changing conditions. We have the faith that our tuition in the hard school of experience will fit us to grapple more successfully with the problems of commercial and political institutions of the future.

We do not doubt that the many splendid examples of Negro business success will serve to arouse our people to a realization of our tremendous resources and possibilities, when ably and honestly directed by our good men.

How appropriate the name of PILGRIM!



CAMPBELL A. GILMORE, Official Reporter

The fourth biennial session of the American Mutual Benefit Association convened at Bebee Tabernacle Colored Methodist Episcopal Church, corner Arthur and San Felipe streets, last Tuesday morning, with representatives present from all parts of Lone Star State.

The opening ritualistic ceremonies were conducted at 9:30 a. m., with every district council being represented. President W. B. Cogle wielded the gavel.

Order of business was outlined by Committee on the Order of the Day.

Forenoon session was occupied by seating delegates, appointment of committees, et cetera.

The afternoon session was given to receiving reports of general officers. The reports showed that the organization was in a prosperous condition; the business was conducted in such a systematic manner that the delegates were in a position to handle its business with great dispatch.

Election of officers followed the reports of the various committees and miscellaneous business.

Officers elected: President, W. B. Cogle; vice president, J. B. Grigsby; treasurer, N. Dudley; secretary, William Nickerson, Jr.; trustees, Rev. C. W. Holmes, J. J. Henry, James Johnson; board of arbitration, W. E. C. Matthews, W. H. Thompson, J. D. Jackson, I. C. Butler, H. D. Parker.

Secretary's report showed that since last biennial session of the general council the receipts amounted to \$93,082.13. Relief as follows: For sick benefits, \$29,961.50; for deaths, \$20,131.76; for medicine and doctors' bills, \$1,818.43. The auditing committee verified this report, as there was not one cent's difference between the secretary's report and the treasurer's books.

The local program was rained out Tuesday night.

The purchase of a home site by the association on San Felipe street was received with vociferous applause.

Plans were outlined to enlarge the scope of the

association's work and to increase its membership and usefulness among our people throughout the state.

Wednesday the delegates enjoyed a trip down the Ship Channel, leaving the concrete municipal wharf at 10:00 a. m. The trip was made to the bay coast and the delegates were visibly impressed with the possibilities of Greater Houston and its wonderful water coast advantages. The thing that concerned them most, however, was the fact that all the ships were unloaded and loaded by Negroes.

Returning they reached the city at 7:30 p. m., having been conveyed to and from the municipal wharf in automobiles. Reaching the home office, they were the recipients of a watermelon feast and a moving picture party. They all had "sum" time and reluctantly left the city for their several homes.

## RESOLUTIONS

Houston, Texas, July 18, 1916.

To the President and Members of this the Eighth Annual Meeting of the American Mutual Benefit Association, We, Your Obituary Committee, Beg to Report as Follows:

Whereas, The Grim Reaper Death, in his mad rush through the land has taken its thousands from other institutions, it has not failed to visit our ranks since the last Grand Council, July 24th and 25th, 1914, and taken from our midst over two hundred of our loyal financial members. They are missed from our ranks and it causes sadness to be reminded of our loss, but when we remember that God doeth all things for the best we bow in humble submission to Him and pray God's blessings upon the bereaved. Be it

Resolved, That as a token of sympathy for the bereaved, we, the Grand Council, will express same by singing one verse of "Shall We Meet Beyond the River."

Respectfully submitted,

MRS. A. C. JORDAN,  
MRS. F. C. MOORE,  
MRS. J. P. CARTER,  
MRS. R. M. CAVITT.

## N. C. MUTUAL & PROVIDENT ASSOCIATION ENTERS VA.

2-24-17

Progressive Negro Insurance Company  
Licensed To Do Business In

This State

The Journal & Guide

The North Carolina Mutual and Provident Association, recognized as being the largest Negro Insurance Company in the world, has been licensed to do business in Virginia. A full announcement to that effect appears elsewhere in this issue of The Journal and Guide.

This company has over eight million dollars of insurance in force and has assets of \$232,964.40. Its income last year was \$501,198.43. It issues twenty-year endowment, whole life and twenty payment life policies as well as industrial policies.

The North Carolina Mutual and Provident Association has its home offices at Durham, N. C., where the company was organized in 1899. It now operates in North Carolina, South Carolina, Georgia, Virginia and the District of Columbia. The business of the company has grown from \$840.00 in 1899 to \$501,198.00 in 1916.

The company wants first-class representatives and opportunity in this respect awaits a number of energetic and progressive men in this State.

## VIRGINIA BENEFICIAL HAD PROSPEROUS YEAR

Decided Increase In New Business And  
Gross Premiums Collected

During 1916.

The Journal & Guide  
2-3-17

The Annual Meeting of the stockholders of the Virginia Beneficial & Insurance Co., Inc., was held on Thursday, January 25, 1917.

The statements show 1916 to be the most prosperous in the history of the company. There was a decided increase in New Business and gross premiums collected.

The Company paid 9,575 sick claims. 163 death claims, aggregating \$31,864.30. The report as a whole showed the Company to be in a splendid condition.

The officers for the ensuing year are: President, A. D. Price; vice-president, Jas. T. Carter; treasurer, B. A. Cephas; secretary, Thos. M. Crump; assistant secretary, B. L. Jordan; general manager, J. T. P. Cross.



By motion of the house it was ordered that the resolution be published in the Negro weeklies of the State.

### SAMUEL W. RUTHERFORD.

Founder, General Manager and Secretary of the National Benefit Association at Washington. His Achievements as Organizer and Business Man.



Progress in every department and detail of work is noted in the annual report of the National Benefit association, with headquarters in Washington. The organization had its inception in the thrift and industry of Samuel W. Rutherford, who is regarded as one of the most successful business men of our race. The association, which gives employment to more than 100 men and women of the race, was organized eighteen years ago, with a few dollars and only desk room for an office.

By wise business management and persistent effort on the part of Mr. Rutherford and his associates, the organization has steadily grown from year to year, until its members number up into the thousands and its resources into the hundreds of thousands. The concern does business in seven states and the District of Columbia. Its achievements have been phenomenal and its benefits to the race are manifold.

Eighteen years ago Mr. Rutherford general manager and secretary of the association, was working for a secret society on a small salary and commission. He is now receiving from his own business a living salary, is comfortably fixed and is his own boss. He

has the confidence of the public and is widely known for his fairness to his patrons and those in his employ. The National Benefit association has put out of commission the traditional theory that colored people will not, when employed by their own race, give as good service as they will when employed by other races under similar circumstances.

The report further shows that the total assets of the association amount to \$273,217.87. In order to put new energy into the work and increase its resources the concern has adopted a broader policy for carrying into effect additional lines of service and entering into new territory. Every colored man or woman who makes a success in business raises the standard of race pride and race integrity and worth higher gives inspiration to our youth and increases the respect and good will for our people among the other races.

## J. H. Doyle Succeeds J. C. Lindsay

LOCAL OFFICE ATLANTA MUTUAL  
INSURANCE COMPANY

One of Most Successful  
Prizes in the South

The elevation last week of J. C. Lindsay of this city to the general managership of the Atlanta Mutual Insurance Company left the local office of the company without a manager for a day or so. This vacancy is now filled however, by J. H. Doyle, a well-known young insurance man who has been with the local office for several years, being appointed to the position.

As manager of the local office, Mr. Doyle assumes a position for which he is well fitted and his many friends express no doubt in his ability to conduct the local affairs of the company in a manner which will keep its efficiency up to the high standard set by his predecessor. Mr. Doyle who is one of the youngest insurance managers here, is a native of West Minister, S. C. His office has a force of twenty agents, two clerks and one special man all of whom takes care of a weekly debit of \$1,190.00.

The annual election of the stockholders of the company, which was held in Atlanta last week resulted in several changes in the personnel of the officers,

the most important to Savannahians being the selection of J. C. Lindsay who has managed the local office of the company for the past nine years, to the general managership of the company. Mr. Lindsay will be compelled to change his residence from this city to Atlanta, headquarters for the company.

The importance of Mr. Lindsay's new position may be gleaned from these few facts about the company. It operates in the states of Georgia, Alabama and Arkansas, in which it employs over 600 persons. It has a weekly debit of \$9,929.50, has over seventy-five thousand policy holders whose policies amount to more than one million and a half dollars, and has a yearly income of more than four hundred thousand dollars. The company paid out in the past twelve months approximately \$178,000 in sick and death claims. It has assets of more than \$78,000.

The president of the company is A. F. Herndon, who is one of the best known Negro business men of the south.



J. H. Doyle, Mgr. Atlanta Mutual



H. STRAWBRIDGE  
SECY - MANAGER

UNION CENTRAL RELIEF ASSOCIATION

It is a fact of more than ordinary significance that The North Carolina Mutual and Provident Association, of Durham, the largest Negro Insurance Company in the world, has taken \$20,000 of the second Liberty Loan Bonds, bringing its investment in Government Bonds up to \$25,000. To organize and successfully maintain an institution capable of doing this is no small task, and the Negroes are to be congratulated on their success. The transaction is not only evidence of their business ability, but the spirit in which it is done is a high tribute to their good judgment. In making the investment, C. C. Spaulding, the general manager said:

"The influence of this organization has at all times been exerted as a counter influence against the growing sentiment among colored citizens who feel they have occasion to question the sincerity of the Government in its desire to administer a square deal to all regardless of race or color."

That is the proper spirit. It is evidence of the friendly relations existing between the races in this State. The cultivation of this spirit will insure their progress along all lines.—The State Journal, Raleigh, N. C., Oct. 17, 1917.

## INSURANCE CO. ENDORSED VIRGINIA BENEFICIAL HAD SUCCESSFUL YEAR

From the New York Insurance Ledger.

Durham, N. C., enjoys the distinction of having the strongest and best old line Negro life insurance company in the world—the North Carolina Mutual and Provident Association. Its annual income is upwards of \$5,000,000; its disbursements for sick and death claims amounted to over \$200,000 in 1916, and it has over \$8,200,000 insurance in force.

The company has on deposit with the Insurance Department of North Carolina \$100,000. It is well and capably managed by men who are ambitious to build a creditable and enduring life insurance company for the Negro race. It richly deserves the support of white people as well as colored, and we hope it will get it.

It is just now entering the state of Virginia.

The statement for the year ending December 31, 1915, of the Virginia Beneficial & Insurance Co., Inc., of Norfolk, Va., gives evidence of the company's continued progress. Increases are shown in new business written, assets, surplus and gross income. The payments to policyholders were over \$29,000.00.

The company opened up business in several new territories during the year.

The officers of the company are: A. D. Price, president; Jas. T. Carter, vice president; Thos. M. Crump, secretary; B. L. Jordan, assistant secretary; B. A. Cephas, treasurer; J. T. P. Cross, general manager.

C. LEON YARBROUGH

FOR NEW YORK LIFE INSURANCE

BIRMINGHAM, ALA.